

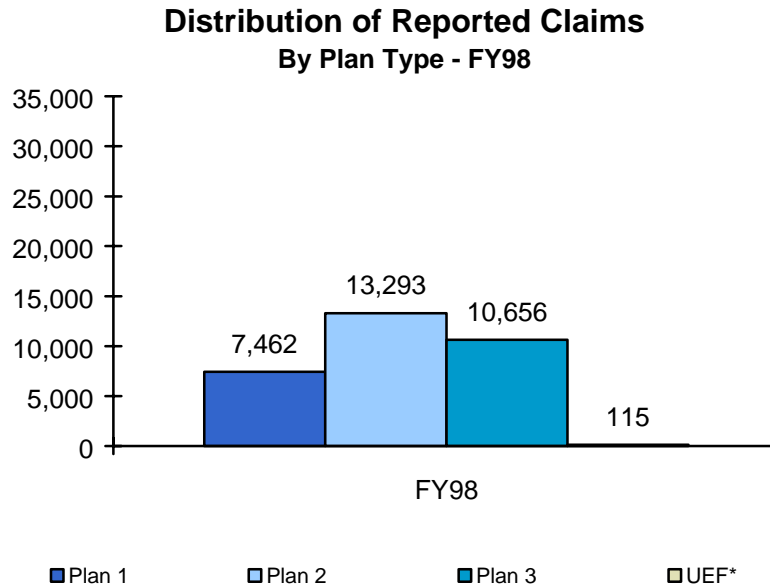
Claims Statistics . . .

Comparison of Claims by Plan Type

Injured Worker Characteristics

Insurer Denial of Claims

Comparison of Claims by Plan Type



Notes:

The number of total claims is continually changing.

*UEF means Uninsured Employers Fund.

FY means Fiscal Year, the period of time between July 1 and the succeeding June 30.

Distribution of Reported Claims By Plan Type

	FY96		FY97		FY98	
Plan Type	Count	Percent	Count	Percent	Count	Percent
Plan 1	6,661	20.4%	7,983	23.6%	7,462	23.7%
Plan 2	10,594	32.4%	12,174	36.1%	13,293	42.1%
Plan 3	15,330	46.8%	13,459	39.9%	10,656	33.8%
UEF	143	0.4%	126	0.4%	115	0.4%
Total	32,728	100%	33,742	100%	31,526	100%

Notes:

UEF means Uninsured Employers Fund.

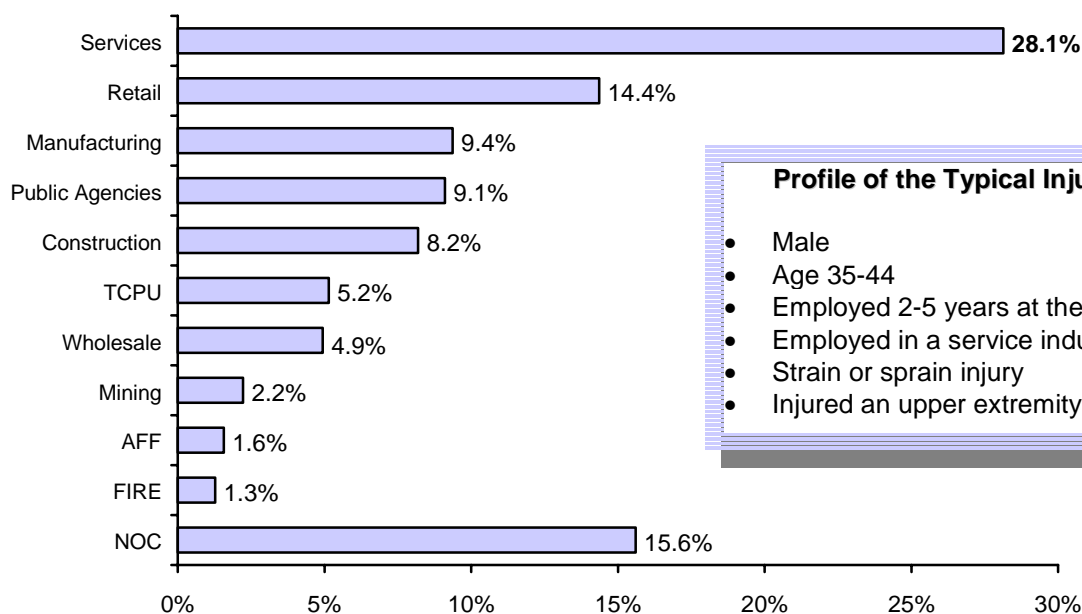
FY means Fiscal Year, the period of time between July 1 and the succeeding June 30.

- The number of reported claims is continually changing. Therefore, this report shows the most current quantitative description available on the status of the Montana workers' compensation system.

Injured Worker Characteristics

Percent Distribution of Claims By Standard Industrial Classification¹

Date of Injury - FY98



Profile of the Typical Injured Worker

- Male
- Age 35-44
- Employed 2-5 years at the time of injury
- Employed in a service industry
- Strain or sprain injury
- Injured an upper extremity

Notes:

TCPU means Transportation, Communication & Public Utilities.

AFF means Agriculture, Forestry & Fishing.

FIRE means Finance, Insurance & Real Estate.

NOC means Not Otherwise Classified.

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

Rank-Order Distribution of Claims By Standard Industrial Classification Major Groups

Standard Industrial Classification ¹	FY96		FY97		FY98	
	Count	Percent	Count	Percent	Count	Percent
Services	8,895	27.2%	10,301	30.5%	8,872	28.1%
Retail	5,848	17.9%	5,092	15.1%	4,528	14.4%
Manufacturing	3,362	10.2%	3,260	9.7%	2,957	9.4%
Public Agencies	2,904	8.9%	3,111	9.2%	2,875	9.1%
Construction	2,560	7.8%	2,376	7.0%	2,585	8.2%
Transportation, Communication & Public Utilities	1,555	4.8%	1,746	5.2%	1,625	5.2%
Wholesale	1,839	5.6%	1,773	5.2%	1,560	4.9%
Mining	862	2.6%	865	2.6%	705	2.2%
Agriculture, Forestry & Fishing	572	1.7%	528	1.6%	497	1.6%
Finance, Insurance & Real Estate	451	1.4%	472	1.4%	406	1.3%
All Other Specific Claims, NOC	3,880	11.9%	4,218	12.5%	4,916	15.6%
Total	32,728	100%	33,742	100%	31,526	100%

Notes:

*Column may not sum 100% due to rounding.

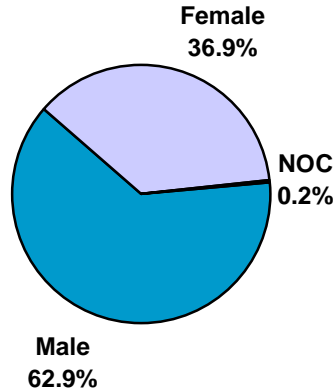
NOC means Not Otherwise Classified.

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

Percent Distribution of Claims By Gender



Date of Injury - FY98



Notes: NOC means Not Otherwise Classified.

Distribution of Reported Claims By Gender

Gender	FY96		FY97		FY98	
	Count	Percent	Count	Percent	Count	Percent
Female	11,740	35.9%	12,645	37.5%	11,639	36.9%
Male	20,790	63.5%	20,971	62.2%	19,820	62.9%
All Other Claims, NOC	198	0.6%	126	0.4%	67	0.2%
Total	32,728	100%*	33,742	100%*	31,526	100%*

Notes:

*Columns may not sum 100% due to rounding.

NOC means Not Otherwise Classified.

Standard Industrial Classification by Gender Date of Injury - FY98

Standard Industrial Classification ¹	Female		Male		Row Totals	
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	88	0.3%	409	1.3%	497	1.6%
Mining	22	0.1%	682	2.2%	704	2.2%
Construction	87	0.3%	2,494	7.9%	2,581	8.2%
Manufacturing	511	1.6%	2,442	7.7%	2,953	9.4%
Transportation, Communication & Public Utilities	216	0.7%	1,408	4.5%	1,624	5.2%
Wholesale Trade	244	0.8%	1,314	4.2%	1,558	4.9%
Retail Trade	2,035	6.5%	2,480	7.9%	4,515	14.4%
Finance, Insurance & Real Estate	246	0.8%	158	0.5%	404	1.3%
Services	5,521	17.5%	3,322	10.5%	8,843	28.0%
Public Administration	1,190	3.8%	1,683	5.3%	2,873	9.1%
NOC SIC codes	1,479	4.7%	3,428	10.9%	4,907	15.6%
NOC Gender codes	0	0%	0	0%	67	0.2%
Total	11,639	37.1%	19,820	62.9%	31,526	100%*

Notes:

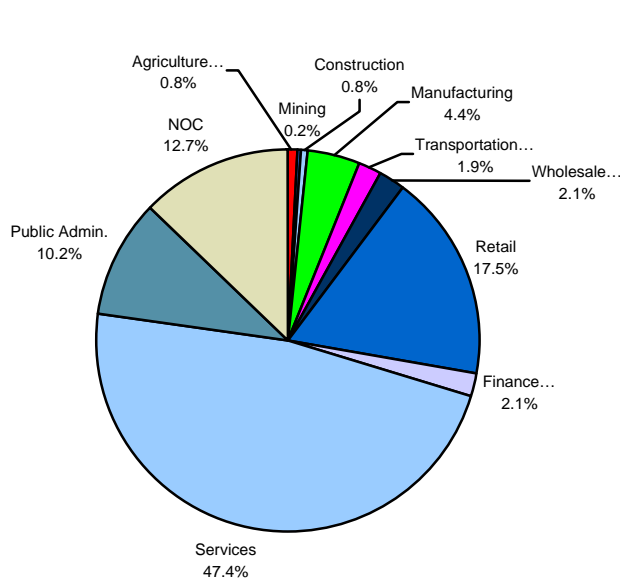
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¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

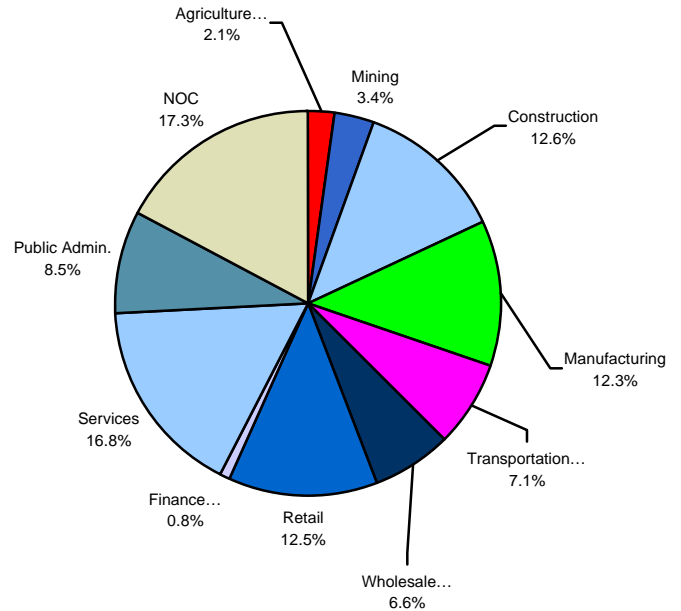
NOC means Not Otherwise Classified.

Distribution of Claims by Gender For all Standard Industrial Classification Categories

Date of Injury - FY98



Female



Male

Notes: NOC means Not Otherwise Classified.

Distribution of Claims by Gender For all Standard Industrial Classification Categories Date of Injury - FY98

Standard Industrial Classification	Female		Male	
	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	88	0.8%	409	2.1%
Mining	22	0.2%	682	3.4%
Construction	87	0.8%	2,494	12.6%
Manufacturing	511	4.4%	2,442	12.3%
Transportation, Communication & Public Utilities	216	1.9%	1,408	7.1%
Wholesale Trade	244	2.1%	1,314	6.6%
Retail Trade	2,035	17.5%	2,480	12.5%
Finance, Insurance & Real Estate	246	2.1%	158	0.8%
Services	5,521	47.4%	3,322	16.8%
Public Administration	1,190	10.2%	1,683	8.5%
NOC SIC codes	1,479	12.7%	3,428	17.3%
Total	11,639	100%*	19,820	100%*

Notes:

* Columns may not sum 100% due to rounding.

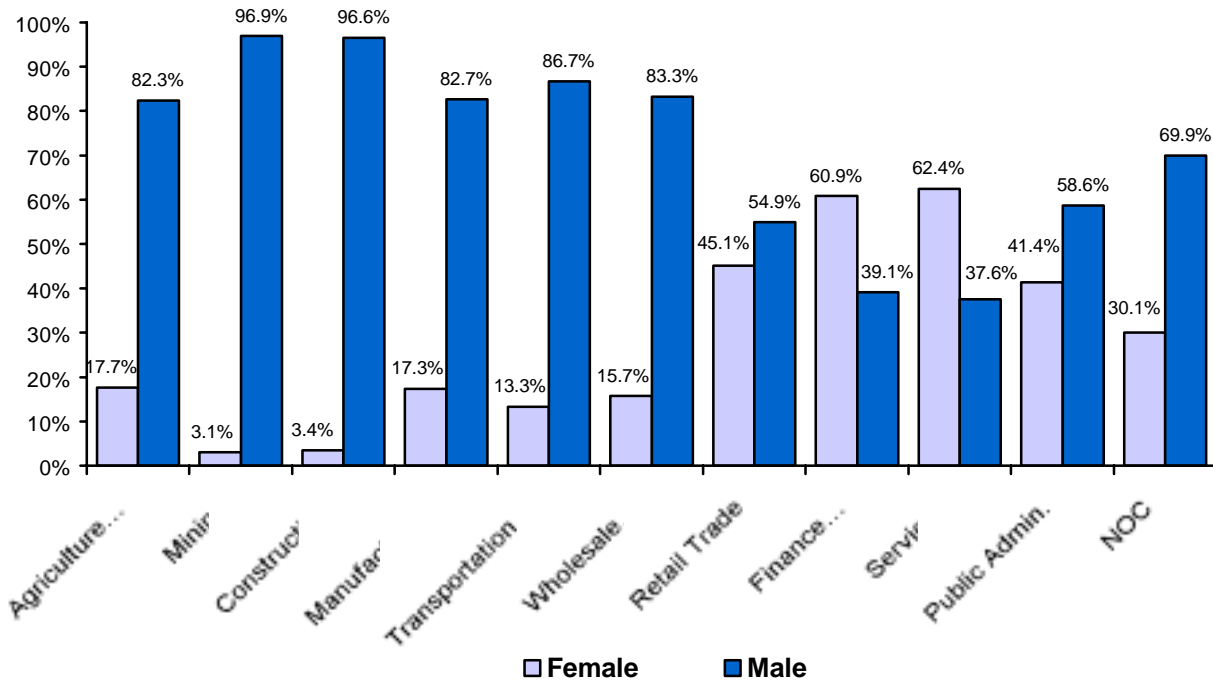
Total number of claims is 31,526. 67 claims had nonclassified Gender codes.

Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

NOC means Not Otherwise Classified.

Percent Distribution of Claims by Gender And by Standard Industrial Classification

Date of Injury - FY98



Notes:

NOC means Not Otherwise Classified.

Percent Distribution of Claims¹ by Gender And by Standard Industrial Classification Date of Injury - FY98

Standard Industrial Classification ²	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent*
Agriculture, Forestry & Fishing	88	17.7%	409	82.3%	497	100%
Mining	22	3.1%	682	96.9%	704	100%
Construction	87	3.4%	2,494	96.6%	2,581	100%
Manufacturing	511	17.3%	2,442	82.7%	2,953	100%
Transportation, Communication & Public Utilities	216	13.3%	1,408	86.7%	1,624	100%
Wholesale Trade	244	15.7%	1,314	83.3%	1,558	100%
Retail Trade	2,035	45.1%	2,480	54.9%	4,515	100%
Finance, Insurance & Real Estate	246	60.9%	158	39.1%	404	100%
Services	5,521	62.4%	3,322	37.6%	8,843	100%
Public Administration	1,190	41.4%	1,683	58.6%	2,873	100%
NOC SIC codes	1,479	30.1%	3,428	69.9%	4,907	100%
NOC Gender codes	0	0.0%	0	0.0%	67	100%

Notes:

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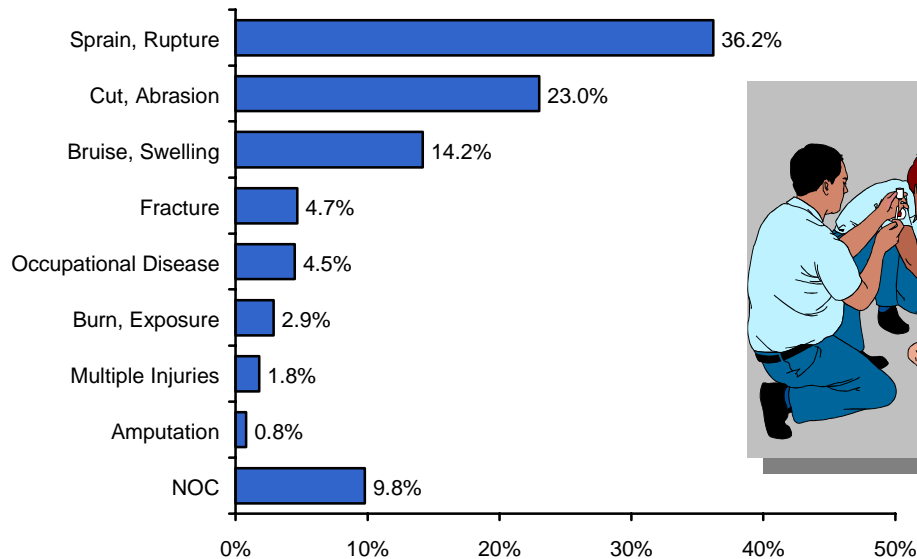
¹Total number of claims is 31,526.

²Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

NOC means Not Otherwise Classified.

Percent Distribution of Claims By Nature of Injury

Date of Injury -- FY98



Notes: NOC means Not Otherwise Classified.

Rank-Order Distribution By Nature of Injury

Nature of Injury ¹	FY96		FY97		FY98	
	Count	Percent	Count	Percent	Count	Percent
Sprain, Rupture	11,712	35.8%	12,212	36.2%	12,053	36.2%
Cut, Abrasion	7,902	24.1%	7,491	22.2%	7,240	23.0%
Bruise, Swelling	4,459	13.6%	4,822	14.3%	4,486	14.2%
Fracture	1,510	4.6%	1,523	4.5%	1,488	4.7%
Occupational Disease	1,546	4.7%	1,733	5.1%	1,424	4.5%
Burn, Exposure	1,095	3.3%	1,097	3.3%	912	2.9%
Multiple Injuries	127	0.4%	152	0.5%	564	1.8%
Amputation	70	0.2%	87	0.3%	252	0.8%
All Other Claims, NOC	4,307	13.1%	4,625	13.7%	3,107	9.8%
Total	32,728	100%*	33,742	100%*	31,526	100%*

Notes:

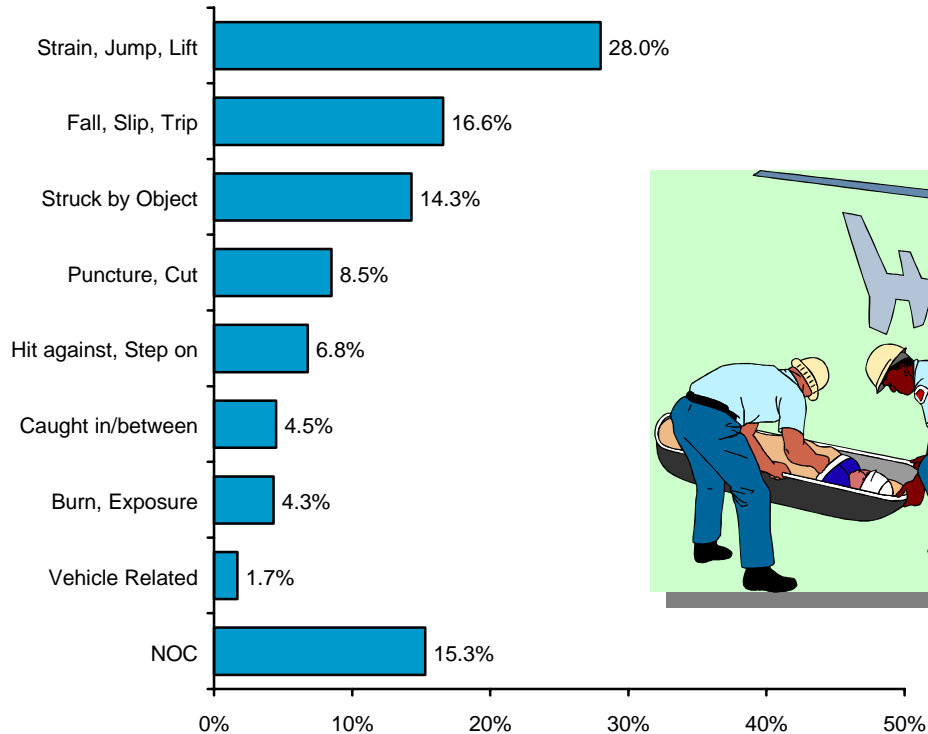
*Column may not sum to 100% due to rounding.

NOC means Not Otherwise Classified.

¹Source: National Council on Compensation Insurance - Detailed Claim Information (NCCI-DCI).

Percent Distribution of Claims By Cause of Injury

Date of Injury -- FY98



Notes: NOC means Not Otherwise Classified

Rank-Order Distribution By Cause of Injury

Cause of Injury ¹	FY96		FY97		FY98	
	Count	Percent	Count	Percent	Count	Percent
Strain, Jump, Lift	8,815	26.9%	8,935	26.5%	8,823	28.0%
Fall, Slip, Trip	5,510	16.8%	6,148	18.2%	5,226	16.6%
Struck by Object	4,448	13.6%	4,498	13.3%	4,517	14.3%
Puncture, Cut	1,940	5.9%	2,399	7.1%	2,665	8.5%
Hit against, Step on	2,606	8.0%	2,318	6.9%	2,153	6.8%
Caught in/between	1,326	4.1%	1,349	4.0%	1,413	4.5%
Burn, Exposure	2,267	6.9%	1,662	4.9%	1,371	4.3%
Vehicle Related	593	1.8%	537	1.6%	548	1.7%
All Other Claims, NOC	5,223	15.9%	5,896	17.5%	4,810	15.3%
Total	32,728	100%*	33,742	100%*	31,526	100%*

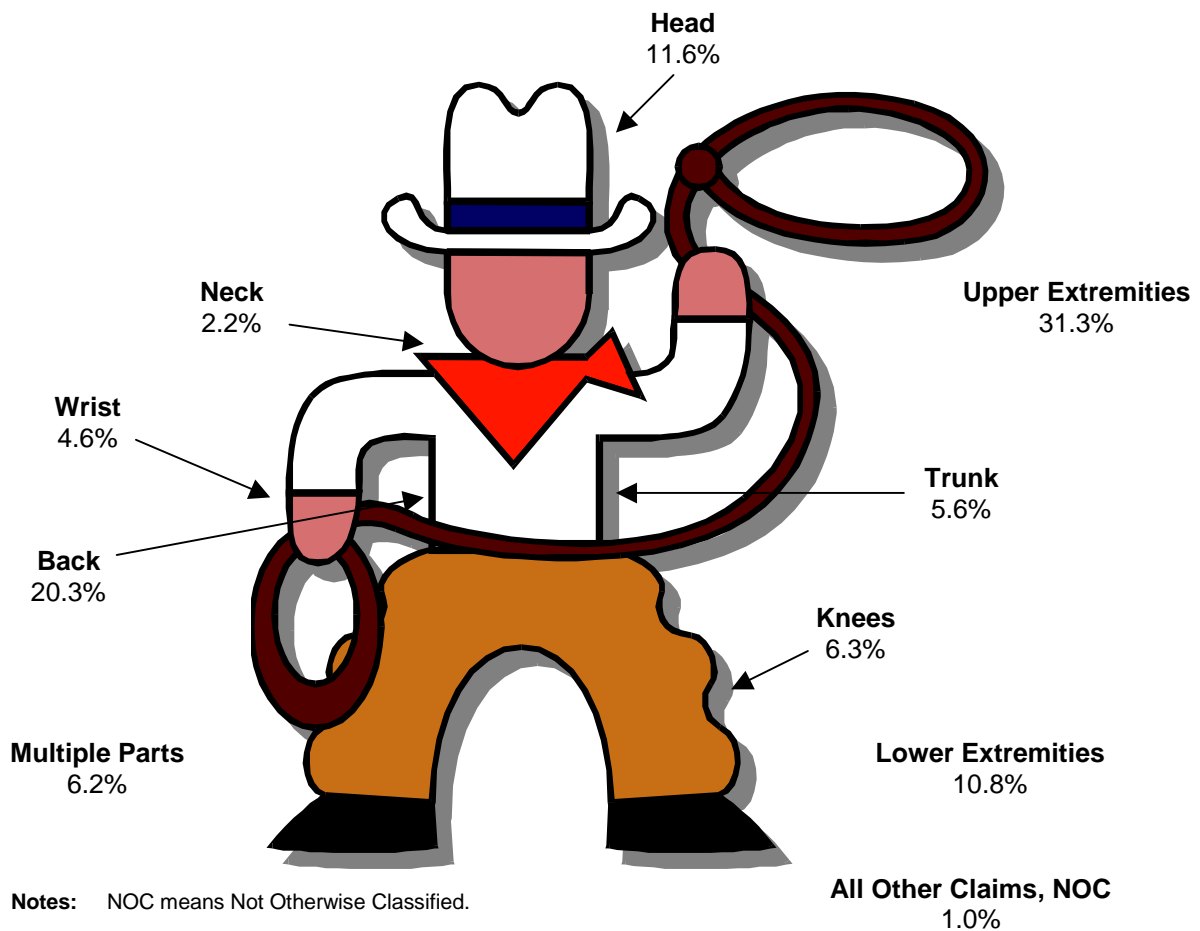
Notes:

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NOC means Not Otherwise Classified.

¹Source: National Council on Compensation Insurance - Detailed Claim Information (NCCI-DCI).

**Percent Distribution of Claims
By Part of Body
Date of Injury - FY98**



**Rank-Order Distribution
By Part of Body**

	FY96		FY97		FY98	
Part of Body¹	Count	Percent	Count	Percent	Count	Percent
Upper Extremities	9,856	30.1%	10,240	30.3%	9,877	31.3%
Back	6,274	19.2%	6,304	18.7%	6,391	20.3%
Head	3,731	11.4%	3,765	11.2%	3,666	11.6%
Lower Extremities	3,327	10.1%	3,430	10.2%	3,405	10.8%
Knees	1,937	5.9%	2,027	6.0%	1,991	6.3%
Multiple Parts	3,100	9.5%	2,770	8.2%	1,956	6.2%
Trunk	2,201	6.7%	2,125	6.3%	1,772	5.6%
Wrist	1,360	4.2%	1,489	4.4%	1,456	4.6%
Neck	524	1.6%	614	1.8%	703	2.2%
All Other Claims, NOC	418	1.3%	978	2.9%	309	1.0%
Total	32,728	100%*	33,742	100%*	31,526	100%*

Notes:

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NOC means Not Otherwise Classified.

¹Source: National Council on Compensation Insurance - Detailed Claim Information (NCCI-DCI).

Insurer Denial of Claims

Insurer Denial of Claims By Fiscal Year

Reason for Claim Denial		FY96	FY97	FY98
Late Claim Filing	Injury	37	18	16
	Occupational Disease	7	1	1
Insufficient Information	Incomplete or missing information necessary to accept liability	65	92	11
Coverage Issue	Corporate officer rejected	12	13	15
	Elects no coverage	16	11	8
	Independent Contractor issue	2	3	1
	Question which insurer liable	36	29	14
	No coverage	26	22	62
Other	Other	164	29	272
No Employer Notice	No 30-day notice to employer or insurer	219	180	198
Not in Course & Scope	Not in course and scope of employment	253	303	243
No Objective Medical	No objective medical findings to substantiate injury	628	2,035	2,141
Definition of Injury not met	Heart attack - not caused by accident	22	23	10
	Does not meet definition of injury	670	595	417
	Does not meet definition of Occupational Disease	87	50	27
	Stress - not compensable	33	28	32

Notes:

* The initial denial may later result in an acceptance by the insurer. Statistics on accepted injuries subsequent to a denial are not available from the database.

Percent Distribution of Claims by Insurer Denials

